

08/22/2012 15:44 7037961893

MID\_ATLANTIC\_TELERAD

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Correspondence Address  
P.O. BOX 6618  
OMAHA, NE 68105-0618

August 05, 2012

Account Number:	-
Balance Due:	\$163,939.72
Settlement Offer:	\$98,363.84
You Save:	\$65,575.88

Dear JIM WHITTAKER:

**A Settlement Offer**

We previously contacted you regarding your outstanding balance on your American Express® account. We have not heard from you, however, we are still willing to help you resolve your balance. For a limited time, you may settle your account for \$98,363.84, which represents 60% of the outstanding balance and a savings of \$65,575.88.

**You Must Call Us To Accept This Offer**

This offer is good until September 04, 2012. Take advantage of this limited time offer by calling us today at 877-486-5002. Our business hours are MONDAY-TUESDAY 7:00AM - 8:00PM, WEDNESDAY-THURSDAY 7:00AM - 7:00PM, FRIDAY 7:00AM - 5:00PM, SATURDAY 8:00AM - 1:00PM CST/CDT. If you plan to send us a payment directly, you must call us to let us know you have accepted this offer. Please use the coupon below when making a direct payment.

**Announcing a Convenient Way To Pay**

If you prefer to make a payment via the Internet, please log on to [www.americanexpress.com/waytopay](http://www.americanexpress.com/waytopay), using reference code 20166 to access the site and complete your payment transaction. The website is available 24 hours a day, seven days a week worldwide for your convenience.

Sincerely,

*P. Bristow*

P. Bristow  
Manager  
American Express

800  
492  
3344

**SETTLEMENT OFFER  
EXPIRES:**

September 04, 2012



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**Note:** \*See reverse for important settlement information. Failure to respond to this communication may result in further collection efforts to recover the outstanding balance due on this account.

Return lower portion in the enclosed envelope (make sure address appears through window)

Notice Date:	August 05, 2012
Account Number:	
Offer Amount:	\$98,363.84
Offer Expires:	September 04, 2012



Pay by phone or via the web. See details above.

Amount Enclosed \$ \_\_\_\_\_

Make Payment To:



JIM WHITTAKER  
45945 TREFOIL LN  
STERLING, VA 20166-4343

11678-3

AMERICAN EXPRESS  
P.O. BOX 360001  
FT. LAUDERDALE, FL 33336-0001



3 - 11678 - AMICHO

By accepting this amount, American Express® releases you (Corporation or individual) only of further liability on this specific amount. Once we have received the full payment, your settlement balance will be satisfied. We will report your settlement agreement to credit bureau agencies. No attempts will be made to collect the remaining balance which would need to be paid before American Express processes any future applications that you may choose to submit for an American Express account(s) or that an employer may submit on your behalf for an American Express Corporate Card. Notwithstanding the foregoing, future applications may still be declined based on the credit criteria in place at the time the application is submitted.

**A Note About Settling Your Account:**